

B1 (Official Form 1) (4/10)

United States Bankruptcy Court District of Nevada				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): TALBOT, BRUCE E			Name of Joint Debtor (Spouse) (Last, First, Middle): TALBOT, JUDITH A		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): See Schedule Attached			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 1820			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 1491		
Street Address of Debtor (No. & Street, City, State & Zip Code): 9520 OAKLEY LANE RENO, NV			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 9520 OAKLEY LANE RENO, NV		
ZIPCODE 89521			ZIPCODE 89521		
County of Residence or of the Principal Place of Business: Washoe			County of Residence or of the Principal Place of Business: Washoe		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):		
ZIPCODE			ZIPCODE		
Location of Principal Assets of Business Debtor (if different from street address above):					
ZIPCODE					
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) 		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500 million to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500 million to \$1 billion <input type="checkbox"/> More than \$1 billion					

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

TALBOT, BRUCE E & TALBOT, JUDITH A**Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **NORTHERN DISTRICT OF NEVADA-CHAPTER 11**

Case Number:

06-50602

Date Filed:

8/23/2006

Location

Where Filed: **N/A**

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

None

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.

X

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box.)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord or lessor that obtained judgment)

(Address of landlord or lessor)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

TALBOT, BRUCE E & TALBOT, JUDITH A**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ BRUCE E TALBOT

Signature of Debtor

BRUCE E TALBOT**X /s/ JUDITH A TALBOT**

Signature of Joint Debtor

JUDITH A TALBOT

Telephone Number (If not represented by attorney)

August 4, 2011

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney***X /s/ Scott N. Tisevich, Esq.**

Signature of Attorney for Debtor(s)

Scott N. Tisevich, Esq. NV 5525**SCOTT N TISEVICH****241 RIDGE ST SUITE 300****RENO, NV 89501****sntisevich@hotmail.com****August 4, 2011**

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No. _____

Debtor(s)

VOLUNTARY PETITION
Continuation Sheet - Page 1 of 1

All Other Names used by the Debtor in the last 8 years:

dba GBS MATERIALS, LLC
dba VERTICAL DIRECTIONS, INC
dba VERTICAL MATERIALS, LLC
fdba GBS CONSTRUCTION, INC
dba GBS CONSTRUCTION COMPANY

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

**United States Bankruptcy Court
District of Nevada**

IN RE:

Case No. _____

TALBOT, BRUCE E & TALBOT, JUDITH AChapter **7**

Debtor(s)

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)

X _____
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

TALBOT, BRUCE E & TALBOT, JUDITH A**X /s/ BRUCE E TALBOT****8/04/2011**

Printed Name(s) of Debtor(s)

Signature of Debtor

Date

Case No. (if known) _____

X /s/ JUDITH A TALBOT**8/04/2011**

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
District of Nevada**

IN RE:

Case No. _____

TALBOT, BRUCE E

Chapter 7

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ BRUCE E TALBOT

Date: August 4, 2011

Certificate Number: 00478-NV-CC-015580978



00478-NV-CC-015580978

CERTIFICATE OF COUNSELING

I CERTIFY that on July 27, 2011, at 11:14 o'clock AM PDT, Bruce E Talbot received from Springboard Nonprofit Consumer Credit Management, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Nevada, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: July 27, 2011 By: /s/Jose Sanchez

Name: Jose Sanchez

Title: Certified Financial Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

United States Bankruptcy Court
District of Nevada

IN RE:

Case No. _____

TALBOT, JUDITH A

Chapter 7

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ JUDITH A TALBOT

Date: August 4, 2011

Certificate Number: 00478-NV-CC-015580980



00478-NV-CC-015580980

CERTIFICATE OF COUNSELING

I CERTIFY that on July 27, 2011, at 11:14 o'clock AM PDT, Judith A Talbot received from Springboard Nonprofit Consumer Credit Management, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Nevada, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: July 27, 2011 By: /s/Jose Sanchez

Name: Jose Sanchez

Title: Certified Financial Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

**United States Bankruptcy Court
District of Nevada**

IN RE:

Case No. _____

TALBOT, BRUCE E & TALBOT, JUDITH A

Chapter **7**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 242,500.00		
B - Personal Property	Yes	3	\$ 108,324.39		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		\$ 598,549.72	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 52,037.46	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$ 625,845.19	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,747.07
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 4,024.03
TOTAL		23	\$ 350,824.39	\$ 1,276,432.37	

**United States Bankruptcy Court
District of Nevada**

IN RE:

Case No. _____

TALBOT, BRUCE E & TALBOT, JUDITH AChapter **7**

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☒ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

State the following:

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No. _____

Debtor(s)

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1295 KIBBEY DRIVE LAKE HAVASU CITY, AZ 86406		C	40,000.00	75,678.16
SFR: 9520 OAKLEY LANE RENO, NV 89521		C	202,500.00	480,634.58
TOTAL			242,500.00	

(Report also on Summary of Schedules)

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		CASH ON HAND	C	60.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		BANK OF AMERICA CHECKING ACCT #1867	J	200.00
		BANK OF AMERICA DEBIT ACCOUNT #	H	20.00
		MUTUAL OF OMAHA BANK ACCT #7895	H	2,122.17
		MUTUAL OF OMAHA BUSINESS CHECKING ACCT #9266- UNDER THE NAME VERTICAL DIRECTIONS	H	0.00
		WELLS FARGO CHECKING ACCT #0759	J	400.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		MISC HOUSEHOLD GOODS & FURNISHINGS	C	12,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		MISC MENS & WOMENS CLOTHING	C	1,000.00
7. Furs and jewelry.		MISC FASHION JEWELRY	W	200.00
		WEDDING RINGS	C	500.00
8. Firearms and sports, photographic, and other hobby equipment.		2 BICYCLES \$40.00 EACH	C	80.00
		45 CALIBER PISTOL	H	100.00
		CAMPING EQUIPMENT: TENT & CAMPING STOVE	C	40.00
		MISC CLIMBING GEAR	C	150.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.		PRUDENTIAL OPTIMUM PLUS ANNUITY	W	31,767.59
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		PRUDENTIAL TRUST COMPANY IRA	W	2,280.93
		PRUDENTIAL TRUST COMPANY IRA	H	3,174.70
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1929 FORD T-BUCKET-CLASSIC CAR	W	13,900.00
		1999 JEPP GRAND CHEROKEE LAREDO	H	2,500.00
		2004 CHEVROLET SILVERADO 2500 HD TRUCK-UNDER GBS CONSTRUCTION AND OLD PARTNER'S NAME, GILBERT GONZALEZ. USED FOR WORK WITH THE BUSINESS	C	6,000.00
		2004 JAYCO 36' TRAVEL TRAILER	C	20,000.00
		2005 FORD F350 SUPER DUTY-UNDER GBS CONSTRUCTION.	H	11,000.00

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No.

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
26. Boats, motors, and accessories.	X	USED AS A WORK TRUCK FOR BUSINESS		
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		OFFICE EQUIPMENT USED FOR THE BUSINESS: 8 YR OLD COMPUTER SYSTEM: \$50.00 CORNER DESK SYSTEM: \$50.00 30" X 5' STANDARD DESK: \$15.00 36" X 6' STANDARD DESK: \$15.00 2 OFFICE CHAIRS (\$5.00 EACH): \$10.00 36" X 6' TABLE DESK: \$30.00 4 DRAWER LETTER SIZE FILE CABINET: \$10.00 4 DRAWER LEGAL/LATERAL FILE CABINET: \$15.00 3 4 DRAWER LEGAL SIZE FILE CABINETS (\$10.00 EACH): \$30.00 2 2 DRAWER LETTER SIZE FILE CABINETS (\$8.00 EACH): \$16.00 ROLL AROUND 3 DRWAER CABINET: \$10.00 PAPER SHREDDER: \$5.00 VARIOUS OFFICE SUPPLIES: \$30.00 WALL CLOCK: \$3.00 2 WALL-HUNG MARKING BOARDS: \$5.00	C	294.00
29. Machinery, fixtures, equipment, and supplies used in business.		CONSTRUCTION TOOLS USED IN BUSINESS: 1 -SET OF NAIL BAGS: \$5.00 1- SMALL, ELECTRIC AIR COMPRESSOR WITH 75' HOSE: \$75.00 1- 3/8" DRILL: \$10.00 1 1/2" DRILL: \$25.00 2-FRAMING NAIL GUNS(\$30.00 EACH): \$60.00 2-FINISHING NAIL GUNS (\$25.00 EACH): \$50.00 1-7 1/4 SKILL SAW: \$40.00 1-7 1/4 DE-WALT SAW: \$40.00 MISC HAND TOOLS-TAPE MEASURE, CHISEL, SQUARE, ETC: \$25.00 1-HAND PLAINER: \$40.00 1-SHOP VAC: \$15.00 1-10" CHOP SAW: \$50.00 1-LUMBER RACK FOR TRUCK: \$100.00	C	535.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				108,324.39

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No. _____

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450. *

- ☐ 11 U.S.C. § 522(b)(2)
☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
CASH ON HAND	NRS § 21.090(1)(z)	60.00	60.00
BANK OF AMERICA CHECKING ACCT #1867	NRS § 21.090(1)(z)	200.00	200.00
MUTUAL OF OMAHA BANK ACCT #7895	NRS § 21.090(1)(z)	1,070.00	2,122.17
WELLS FARGO CHECKING ACCT #0759	NRS § 21.090(1)(z)	400.00	400.00
MISC HOUSEHOLD GOODS & FURNISHINGS	NRS § 21.090(1)(b)	12,000.00	12,000.00
MISC MENS & WOMENS CLOTHING	NRS § 21.090(1)(b)	1,000.00	1,000.00
MISC FASHION JEWELRY	NRS § 21.090(1)(a)	200.00	200.00
WEDDING RINGS	NRS § 21.090(1)(a)	500.00	500.00
2 BICYCLES \$40.00 EACH	NRS § 21.090(1)(z)	80.00	80.00
45 CALIBER PISTOL	NRS § 21.090(1)(i)	100.00	100.00
CAMPING EQUIPMENT: TENT & CAMPING STOVE	NRS § 21.090(1)(z)	40.00	40.00
MISC CLIMBING GEAR	NRS § 21.090(1)(z)	150.00	150.00
PRUDENTIAL OPTIMUM PLUS ANNUITY	NRS § 687B.290	31,767.59	31,767.59
PRUDENTIAL TRUST COMPANY IRA	NRS § 21.090(1)(r)	2,280.93	2,280.93
PRUDENTIAL TRUST COMPANY IRA	NRS § 21.090(1)(r)	3,174.70	3,174.70
1929 FORD T-BUCKET-CLASSIC CAR	NRS § 21.090(1)(f)	13,900.00	13,900.00
1999 JEPP GRAND CHEROKEE LAREDO	NRS § 21.090(1)(f)	2,500.00	2,500.00
OFFICE EQUIPMENT USED FOR THE BUSINESS:	NRS § 21.090(1)(d)	294.00	294.00
8 YR OLD COMPUTER SYSTEM: \$50.00			
CORNER DESK SYSTEM: \$50.00			
30" X 5' STANDARD DESK: \$15.00			
36" X 6' STANDARD DESK: \$15.00			
2 OFFICE CHAIRS (\$5.00 EACH): \$10.00			
36" X 6' TABLE DESK: \$30.00			
4 DRAWER LETTER SIZE FILE CABINET: \$10.00			
4 DRAWER LEGAL/LATERAL FILE CABINET: \$15.00			
3 4 DRAWER LEGAL SIZE FILE CABINETS (\$10.00 EACH): \$30.00			
2 2 DRAWER LETTER SIZE FILE CABINETS (\$8.00 EACH): \$16.00			
ROLL AROUND 3 DRWAER CABINET: \$10.00			
PAPER SHREDDER: \$5.00			
VARIOUS OFFICE SUPPLIES: \$30.00			
WALL CLOCK: \$3.00			
2 WALL-HUNG MARKING BOARDS: \$5.00			
CONSTRUCTION TOOLS USED IN BUSINESS:	NRS § 21.090(1)(d)	535.00	535.00
1 -SET OF NAIL BAGS: \$5.00			
1- SMALL, ELECTRIC AIR COMPRESSOR			

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No. _____

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
WITH 75' HOSE: \$75.00 1- 3/8" DRILL: \$10.00 1 1/2" DRILL: \$25.00 2-FRAMING NAIL GUNS(\$30.00 EACH): \$60.00 2-FINISHING NAIL GUNS (\$25.00 EACH): \$50.00 1-7 1/4 SKILL SAW: \$40.00 1-7 1/4 DE-WALT SAW: \$40.00 MISC HAND TOOLS-TAPE MEASURE, CHISEL, SQUARE, ETC: \$25.00 1-HAND PLAINER: \$40.00 1-SHOP VAC: \$15.00 1-10" CHOP SAW: \$50.00 1-LUMBER RACK FOR TRUCK: \$100.00			

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. DONALD LYLE TALBOT 1678 MURAL DRIVE CLAREMONT, CA 91711-3247	C	2004 JAYCO TRAVEL TRAILER VALUE \$ 20,000.00				28,000.00	8,000.00
ACCOUNT NO. 7492 FORD CREDIT PO BOX 7172 PASADENA, CA 91109-7172	C	2005 FORD 350 SUPER DUTY PICK UP VALUE \$ 11,000.00				5,465.54	
ACCOUNT NO. 0000 Marshall And Ilsley Bank 770 N Water St Milwaukee, WI 53202	C	Mortgage account opened 9/06 LAKE HAVASU PROPERTY-SALE DATE SET FOR SEPTEMBER 13, 2011 IN ARIZONA VALUE \$ 40,000.00				75,678.16	35,678.16
ACCOUNT NO. SCOTT L POTTER, ESQ JACKSON, WHITE, P.C. 40 N CENTER STREET, SUITE 200 MESA, AZ 85201		Assignee or other notification for: Marshall And Ilsley Bank VALUE \$					
Subtotal (Total of this page)						\$ 109,143.70	\$ 43,678.16
Total (Use only on last page)						\$	\$

1 continuation sheets attached

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 9001 WELLS FARGO BANK AUTO FINANCE 13675 TECHNOLOGY DRIVE BLDG C, 2ND FLOOR EDEN PRAIRIE, MN 55344-2252	C	2004 CHEVROLET SILVERADO PICKUP VALUE \$ 6,000.00			8,771.44	2,771.44
ACCOUNT NO. 0001 Wells Fargo Bank Nv Na Po Box 31557 Billings, MT 59107	C	Installment account opened 3/06 2ND MORTGAGE ON 9520 OAKLEY LANE VALUE \$ 202,500.00			204,634.58	204,634.58
ACCOUNT NO. 3228 Wells Fargo Hm Mortgag 7255 Baymeadows Wa Des Moines, IA 50306	W	Mortgage account opened 4/06 9520 OAKLEY LANE RENO-1ST MORTGAGE VALUE \$ 202,500.00			276,000.00	73,500.00
ACCOUNT NO. VALUE \$						
ACCOUNT NO. VALUE \$						
ACCOUNT NO. VALUE \$						

Sheet no. 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal
(Total of this page)

Total
(Use only on last page)

\$ 489,406.02	\$ 280,906.02
\$ 598,549.72	\$ 324,584.18

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. LITY INTERNAL REVENUE SERVICE Insolvency Section PO BOX 7346 PHILADELPHIA, PA 19101-7346	C	2010 PAYROLL TAX LIABILITY: \$49,405.79 2009 PAYROLL TAX LIABILITY: \$2,631.67				52,037.46	52,037.46	
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Totals of this page)

\$ **52,037.46** \$ **52,037.46** \$

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$ **52,037.46**

Total

(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **52,037.46** \$

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. AEGIS SECURITY INSURANCE COMPANY 300 INTERNATIONAL PARKWAY, SUITE 184 HEATHROW, FL 32746	C	BUSINESS DEBT				100.00
ACCOUNT NO. AHERN RENTALS CREDIT DEPARTMENT 1722 WEST BONANZA ROAD LAS VEGAS, NV 89106	C	BUSINESS DEBT				100.00
ACCOUNT NO. 1223 ALAN R. SMITH 505 RIDGE STREET RENO, NV 89501	C	BUSINESS DEBT				4,000.00
ACCOUNT NO. ALPINE DRAFTING SERVICE 1808 US HIGHWAY 50 EAST CARSON CITY, NV 89101	C	BUSINESS DEBT				84.00

7 continuation sheets attached

Subtotal
(Total of this page) \$ **4,284.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

\$

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A Case No. _____
 Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. ARC MED CENTERS PO BOX 70987 RENO, NV 89507	C	BUSINESS DEBT				200.00
ACCOUNT NO. BENCHMARK INSURANCE COMPANY C/O RISK SERVICES, LLC 5430 WEST SAHARA AVENUE LAS VEGAS, NV 89146	C	BUSINESS DEBTS				500.00
ACCOUNT NO. BERRY HINKLEY INDUSTRIES 425 MAESTRO DRIVE, SUITE 200 RENO, NV 89521	C	BUSINESS DEBT				8,000.00
ACCOUNT NO. BLUESTONE A SURETY COMPANY PO BOX 350 HARTLAND, WI 53029	C	BUSINESS DEBT				18,388.29
ACCOUNT NO. 6121 Brown, Calvera, Camer, LTD PO Box 95728 Oklahoma City, OK 73143-5728	H	MEDICAL SERVICES PROVIDED				863.60
ACCOUNT NO. 2010 BUILDERS INSURANCE COMPANY 9075 W DIABLO DRIVE, #200 LAS VEGAS, NV 89148	C	BUSINESS DEBT				500.00
ACCOUNT NO. CANANWILL 1000 MILWAUKEE AVENUE CAROL STREAM, IL 60198-4795	C	BUSINESS DEBT				17,000.00

Sheet no. 1 of 7 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
 (Total of this page) \$ **45,451.89**

Total
 (Use only on last page of the completed Schedule F. Report also on
 the Summary of Schedules, and if applicable, on the Statistical
 Summary of Certain Liabilities and Related Data.) \$

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1041 Cap One Po Box 85520 Richmond, VA 23285	H	Revolving account opened 12/97				1,910.14
ACCOUNT NO. 4325 CENTURY SURETY COMPANY 465 CLEVELAND AVENUE WESTERVILLE, OH 43082	C	POLICY PERIOD FROM 6/21/2010 TO 6/21/2011 BUSINESS DEBT				500.00
ACCOUNT NO. CHARLES R. DIETZ CERTIFIED PUBLIC ACCOUNTANT 1430 20TH STREET SACRAMENTO, CA 95811	C	BUSINESS DEBT				100.00
ACCOUNT NO. 8357 CHARTER COMMUNICATIONS PO BOX 60188 LOS ANGELES, CA 90060-0188	C					200.00
ACCOUNT NO. IALS CHAS C MEEK LUMBER 2869 N CARSON STREET CARSON CITY, NV 89706-0152	C	VERTICAL MATERIALS BUSINESS DEBT				3,355.29
ACCOUNT NO. 3603 Chase Po Box 15298 Wilmington, DE 19850	W	Open account opened 9/04				22,074.03
ACCOUNT NO. 8417 Chase Po Box 15298 Wilmington, DE 19850	W	Revolving account opened 11/07				5,458.19

Sheet no. 2 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **33,597.65**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. CNA SURETY 8137 INNOVATION WAY CHICAGO, IL 60682-0081	C	BUSINESS DEBT				800.00
ACCOUNT NO. 3324 DERMODY INDUSTRIAL GROUP JAMES G. MACE & PAMELA K. RUSSELL 445 APPLE STREET, STE #200 RENO, NV 89502	C	OFFICE LEASE FOR CONTRACTORS BUSINESS THAT IS NO LONGER DOING BUSINESS				14,971.24
ACCOUNT NO. 8000 DHC SUPPLIES, INC 3790 OMEC CIRCLE RANCHO CODOVA, CA 95742	C	BUSINESS DEBT				4,500.00
ACCOUNT NO. 1499 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	W	Revolving account opened 9/04				6,434.83
ACCOUNT NO. YHOA DOUBLE DIAMOND RANCH MASTER OWNERS' ASSOCIATION 5955 TYRONE ROAD, SUITE #1 RENO, NV 89502	C	ASSOCIATION DUES FOR OAKLEY PROPERTY				912.00
ACCOUNT NO. HAMPTON AND HAMPTON ATTORNEYS 8965 SOUTH PECOS RD SUITE 10A HENDERSON, NV 89074		Assignee or other notification for: DOUBLE DIAMOND RANCH MASTER OWNERS'				
ACCOUNT NO. EMPLOYERS INSURANCE CO OF NEVADA PO BOX 52796 PHOENIX, AZ 85072-2796	C	BUSINESS DEBT				38,000.00

Sheet no. **3** of **7** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **65,618.07**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 764A FINANCIAL PACIFIC INSURANCE CO PO BOX 292220 SACRAMENTO, CA 95829-2220	C	POLICY PERIOD FROM 6/15/2002 TO 6/15/2003 BUSINESS DEBT				1,000.00
ACCOUNT NO. 0406 GOLD'S GYM ACCOUNTS RECEIVABLE TECHNOLOGIES, INC ONE WOODBRIDGE CENTER, SUITE 410 WOODBRIDGE, NJ 07095-1304	C	GYM MEMBERSHIP DUES				295.80
ACCOUNT NO. 5411 INTEGRA PO BOX 2966 MILWAUKEE, WI 53201-2966	C	BUSINESS DEBT				1,500.00
ACCOUNT NO. JACKE E KENNEDY & ASSOCIATES, P.C. 425 W PLUMB LANE RENO, NV 89509	C	BUSINESS DEBT				100.00
ACCOUNT NO. 5500 MEEKS PO BOX 255749 SACRAMENTO, CA 95865-5749	C	BUSINESS DEBT				2,515.46
ACCOUNT NO. 8200 MICHAEL B. SPRINGER 9628 PROTOTYPE CT RENO, NV 89521	C	BUSINESS DEBT				12,000.00
ACCOUNT NO. AXES MOHAVE COUNTY TREASURER PO BOX 712 KINGMAN, AZ 86402-0712	C	PROPERTY TAXES ON LAKE HAVASU PROPERTY				3,036.27

Sheet no. 4 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **20,447.53**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A Case No. _____
 Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6047 My World Po Box 182750 Columbus, OH 43218	W	Revolving account opened 8/07				762.01
ACCOUNT NO. 0024 NBIS CONSTRUCTION & TRANSPORT INS SVCS PROBUILDERS SPECIALTY INSURANCE COMPANY PO BOX 226955 DALLAS, TX 75222-6955	C	BUSINESS DEBT				109,901.87
ACCOUNT NO. PONDEROSA WHOLESALE BUILDING MATERIALS 340 WALVERINE WAY SPARKS, NV 89431	C	BUSINESS DEBT				7,000.00
ACCOUNT NO. REM CONSTRUCTION 6621 CLARK RD PARADISE, CA 95969	C	BUSINESS DEBT				300,000.00
ACCOUNT NO. LBOT RENO HEART PHYSICIANS PO BOX 30084 RENO, NV 89520-3084	H	MEDICAL SERVICES PROVIDED				310.12
ACCOUNT NO. R200 RENO LUMBER 680 SPICE ISLAND DRIVE SPARKS, NV 89431	C	BUSINESS DEBT				13,500.00
ACCOUNT NO. S200 RENO LUMBER 680 SPICE ISLAND DRIVE SPARKS, NV 89431	C	BUSINESS DEBT				1,500.00

Sheet no. 5 of 7 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
 (Total of this page) \$ **432,974.00**

Total
 (Use only on last page of the completed Schedule F. Report also on
 the Summary of Schedules, and if applicable, on the Statistical
 Summary of Certain Liabilities and Related Data.) \$

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. T100 RENO TRUSS, INC. 2185 GREEN VISTA DRIVE, SUITE 212 SPARKS, NV 89431	C	BUSINESS DEBT				10,680.50
ACCOUNT NO. 4731 RENOWN SOUTH MEADOWS MEDICAL CENTER DEPARTMENT 8775 LOS ANGELES, CA 90084-8775	H	MEDICAL SERVICES PROVIDED				852.00
ACCOUNT NO. FIRSTSOURCE FINANCIAL SOLUTIONS LLC FKA FIRSTSOURCE FINANCIAL SOLUTIONS, INC 7650 MAGNA DR BELLEVILLE, IL 62223		Assignee or other notification for: RENOWN SOUTH MEADOWS				
ACCOUNT NO. SHAFAER EQUIPMENT COMPANY, INC 1420 DEMING WAY SPARKS, NV 89431	C	BUSINESS DEBT				498.75
ACCOUNT NO. 6665 Thd/cbsd Po Box 6497 Sioux Falls, SD 57117	H	Revolving account opened 4/06				8,654.00
ACCOUNT NO. TIMESUITE TOOLBOX SOFTWARE CORPORATION 1745 SHEA CENTER DRIVE, SUITE 400 HIGHLAND RANCH, CO 80129	C	BUSINESS DEBT				2,500.00
ACCOUNT NO. 1619 WASTE MANAGEMENT PO BOX 541065 LOS ANGELES, CA 90054-1065	C	BUSINESS DEBT				71.80

Sheet no. 6 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **23,257.05**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

B6F (Official Form 6F) (12/07) - Cont.

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1590 Waste Managment 100 VASSAR STREET RENO, NV 89502-2815	C	BUSINESS DEBT				115.00
ACCOUNT NO. WORLDWIDE INSURANCE SPECIALISTS, INC 2424 WEST MISSOURI AVENUE PHOENIX, AZ 85015	C	BUSINESS DEBT				100.00
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 7 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **215.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$ **625,845.19**

Case No.

(If known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
JAMES G. MACE C/O BPA 445 APPLE STREET, STE #200 RENO, NV 89502	LEASE AGREEMENT ON OFFICE SPACE FOR CONTRACTORS BUSINESS/\$550.00 A MONTH

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No. _____

Debtor(s)

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Name of Employer How long employed Address of Employer	RETIRED/UNEMPLOYED	RETIRED

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

DEBTOR SPOUSE

\$ _____ \$ _____

2. Estimated monthly overtime

\$ _____ \$ _____

3. SUBTOTAL**\$ 0.00 \$ 0.00****4. LESS PAYROLL DEDUCTIONS**

a. Payroll taxes and Social Security

\$ _____ \$ _____

b. Insurance

\$ _____ \$ _____

c. Union dues

\$ _____ \$ _____

d. Other (specify) _____

\$ _____ \$ _____

5. SUBTOTAL OF PAYROLL DEDUCTIONS**\$ 0.00 \$ 0.00****6. TOTAL NET MONTHLY TAKE HOME PAY****\$ 0.00 \$ 0.00**

7. Regular income from operation of business or profession or farm (attach detailed statement)

\$ _____ \$ _____

8. Income from real property

\$ _____ \$ _____

9. Interest and dividends

\$ _____ \$ _____

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ _____ \$ _____

11. Social Security or other government assistance

(Specify) **Social Security**\$ _____ \$ **1,022.40****UNEMPLOYMENT**\$ **1,724.67** \$ _____

12. Pension or retirement income

\$ _____ \$ _____

13. Other monthly income

(Specify) _____

\$ _____ \$ _____

\$ _____ \$ _____

14. SUBTOTAL OF LINES 7 THROUGH 13**\$ 1,724.67 \$ 1,022.40****15. AVERAGE MONTHLY INCOME** (Add amounts shown on lines 6 and 14)**\$ 1,724.67 \$ 1,022.40**

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 2,747.07

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No. _____

Debtor(s)

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 222A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,200.00</u>
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		
a. Electricity and heating fuel	\$	<u>125.00</u>
b. Water and sewer	\$	<u>90.00</u>
c. Telephone	\$	<u>100.00</u>
d. Other See Schedule Attached	\$	<u>135.00</u>
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	<u>400.00</u>
5. Clothing	\$	<u>100.00</u>
6. Laundry and dry cleaning	\$	<u>25.00</u>
7. Medical and dental expenses	\$	<u>100.00</u>
8. Transportation (not including car payments)	\$	<u>350.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>75.00</u>
10. Charitable contributions	\$	<u>25.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	<u>390.10</u>
d. Auto	\$	<u>253.00</u>
e. Other Medicare DEDUCTED FROM SOCIAL SECURITY	\$	<u>96.40</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>559.53</u>
b. Other _____	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other _____	\$	
_____	\$	
_____	\$	

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$	<u>4,024.03</u>
----	-----------------

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
None

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>2,747.07</u>
b. Average monthly expenses from Line 18 above	\$	<u>4,024.03</u>
c. Monthly net income (a. minus b.)	\$	<u>-1,276.96</u>

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

Other Utilities (DEBTOR)

Garbage**10.00****INTERNET****40.00****CABLE/SATELLITE****85.00**

IN RE TALBOT, BRUCE E & TALBOT, JUDITH A

Debtor(s)

Case No. _____

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: August 4, 2011Signature: /s/ BRUCE E TALBOT
BRUCE E TALBOT

Debtor

Date: August 4, 2011Signature: /s/ JUDITH A TALBOT
JUDITH A TALBOT

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer _____

Social Security No. (Required by 11 U.S.C. § 110.) _____

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address _____

Signature of Bankruptcy Petition Preparer _____

Date _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
District of Nevada**

IN RE:

Case No. _____

TALBOT, BRUCE E & TALBOT, JUDITH AChapter **7**

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
69,300.00	2009 INCOME FROM EMPLOYMENT
-120,566.00	2010 BUSINESS INCOME
51,287.00	2010 INCOME FROM EMPLOYMENT
0.00	2011 YTD BUSINESS INCOME-NONE BUSINESS CLOSING

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
219.00	2009 INTEREST
-1.00	2009 OTHER GAINS/LOSSES
-261,194.00	2009 RENTAL REAL ESTATE INCOME
-83,074.00	2009 OTHER INCOME-NET OPERATING LOSS
12.00	2010 INTEREST
-4,058.00	2010 RENTAL REAL ESTATE INCOME
6,800.00	2010 UNEMPLOYMENT INCOME

0.00 2010 SOCIAL SECURITY-BENEFITS RECEIVED \$12,269.00-NOT TAXED
 -284,651.00 2010 OTHER INCOME-NET OPERATING LOSS
 12,072.69 2011 YTD UNEMPLOYMENT INCOME
 7,156.80 2011 YTD SOCIAL SECURITY INCOME

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☒ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
BRIGHT DEVELOPMENT D/B/A BRIGHT HOMES VS GBS CONSTRUCTION, INC C/O REGISTERED AGENT, BRUCE TALBOT FILE #472.0003 RE: RIDGECREST AT WINGFIELD SPRINGS	LITIGATION	N/A	NOTICES OF CONSTRUCTION DEFECTS
BRIGHT DEVELOPMENT D/B/A BRIGHT HOMES VS GBS CONSTRUCTION, INC FILE #472.0001 RE: FONTANA ET AL. BRIGHT HOMES D/B/A BRIGHT DEVELOPMENT	LITIGATION	N/Z	NOTICES OF CONSTRUCTION DEFECTS
BRIGHT DEVELOPMENT D/B/A BRIGHT HOMES VS. GBS CONSTRUCTION, INC BRUCE TALBOT FILE #ACEUS1067223 RE:FONTANA ET AL. V. BRIGHT HOMES D/B/A BRIGHT DEVELOPMENT	LITIGATION	N/A	NOTICE OF CONSTRUCTION DEFECTS
BRIGHT DEVELOPMENT D/B/A BRIGHT HOMES VS GBS CONSTRUCTION, INC BRUCE TALBOT FILE #1066830 RE: FONTANA ET AL. V. BRIGHT HOMES D/B/A BRIGHT DEVELOPMENT	LITIGATION	N/A	NOTICES OF CONSTRUCTION DEFECTS

CENTEX HOMES, CENTEX REAL LITIGATION
ESTATE CORP, & NOMAS CORP
VS GBS CONSTRUCTION, INC
RE: EDWARD HUMMEL & ALVEN
G. & SUSAN K. HUMMEL V.
CENTEX HOMES ET AL.
2289 RIO LOBO LANE, RENO, NV
89521

N/A

NOTICE OF
CONSTRUCTION
DEFICIENCIES &
TENDER OF DEFENSE
AND INDEMNITY

CONSTRUCTION DEFECT LITIGATION
CLAIMS DEPARTMENT
PROBUILDERS SPECIALTY
INSURANCE CO
RE: STARKEY V. COMFORT
RESIDENTIAL PARTNERS, LLC,
ET AL.
CASE #CV 09-03256

SECOND JUDICIAL DISTRICT
COURT OF WASHOE

TENDER OF
DEFENSE/SECOND
AMENDED COMPLAINT
FOR DAMAGES

COLLEEN M. WENSLEY VS. SUMMONS
MARK CHARLES HAIN ET AL.:
MARK CHARLES HAIN VS
COLLEEN M. WENSLEY: MARK
CHARLES HAIN VS. SPRACKLIN
CONSTRUCTION: MELANIE
BUCK & PLUMMER & ASSOC VS
SPRACKLIN CONSTRUCTION:
SPRACKLIN CONSTRUCTION
VS. GBS CONSTRUCTION
CASE #CV07 01031

SECOND JUDICIAL DISTRICT
COURT OF WASHOE

SUMMONS

CHAS C. MEEK LUMBER VS MEDICATION
VERTICAL MATERIALS
CASE #108,163

SMALL CLAIMS COURT OF
SPARKS

ORDER AFTER
MEDIATION

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
SCOTT N TISEVICH 241 RIDGE ST SUITE 300 RENO, NV 89501		1,000.00

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
GREATER NEVADA CREDIT UNION P.O. BOX 2128 CARSON CITY, NV 89702	CHECKING ACCT #861062	ZERO/MARCH 14, 2011
MUTUAL OF OMAHA 333 FARNAM STREET OMAHA, NE 68131	BUSINESS CHECKING #8820	ZERO/4/29/11
MUTUAL OF OMAHA 333 FARNAM STREET OMAHA, NE 68131	CHECKING ACCT #8600	ZERO/JULY 2011
MUTUAL OF OMAHA 333 FARNAM STREET OMAHA, NE 68131	CHECKING ACCT #8651	ZERO/JULY 2011

12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESS OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
BANK OF AMERICA MEADOWOOD BRANCH 5905 S VIRGINIA STREET RENO, NV 89502	BRUCE E. & JUDITH A. TALBOT 9520 OAKLEY LANE RENO, NV 89521	DOCUMENTS: TITLES TO VEHICLES, MARRIAGE CERTIFICATE, & MISC LEGAL DOCUMENTS	

13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
REM CONSTRUCTION 6621 CLARK RD PARADISE, CA 95969	3/17/2011	320,687.07
DEDUCTED FROM GBS CONSTRUCTION'S CONTRACT TO PAY THE PAYROLL FOR GBS CONSTRUCTION.		
REM CONSTRUCTION 6621 CLARK RD PARADISE, CA 95969	4/7/2011	21,618.34
DEDUCTED FROM GBS CONSTRUCTION'S CONTRACT TO PAY DHC SUPPLIES		
REM CONSTRUCTION 6621 CLARK RD PARADISE, CA 95969	4/21/11	20,000.00
DEDUCTED FROM GBS CONSTRUCTION'S CONTRACT TO PAY CUDAHY LUMBER COMPANY FOR MATERIALS.		
BLUESTONE A SURETY COMPANY PO BOX 350 HARTLAND, WI 53029	3/4/2011	18,388.29
TO PAY AHERN RENTALS, INC FOR MISC EQUIPMENT RENTALS.		

14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

None ☐ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.



None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.



18. Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL- SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
GBS CONSTRUCTION, INC	88-0427496	80 GLEN CARRAN CIRCLE SPARKS, NV 89431	CONSTRUCTION	MAY 28, 1999 TO MAY 30, 2009
VERTICAL DIRECTIONS, INC	26-1861529	80 GLEN CARRAN CIRCLE SPARKS, NV 89431	CONSTRUCTION	JANUARY 22, 2008 TO JULY 2011
VERTICAL MATERIALS, LLC	NONE	80 GLEN CARRAN CIRCLE SPARKS, NV 89431	CONSTRUCTION	JANUARY 25, 2008 TO JUNE 2011
GBS MATERIALS & SUPPLY, LLC	NONE	80 GLEN CARRAN CIRCLE SPARKS, NV 89431	CONSTRUCTION	JUNE 14, 2005 TO JANUARY 25, 2008
GBS CONSTRUCTION COMPANY	55-0917855	80 GLEN CARRAN CIRCLE SPARKS, NV 89431	CONSTRUCTION	JULY 2, 2010 TO JULY 2011

NV TAX PAYER ID #1007063742-002 (DBA GBS UNDER VERTICAL DIRECTIONS, INC)

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☒ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **August 4, 2011**

Signature /s/ BRUCE E TALBOT
of Debtor

BRUCE E TALBOT

Date: **August 4, 2011**

Signature /s/ JUDITH A TALBOT
of Joint Debtor
(if any)

JUDITH A TALBOT

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

United States Bankruptcy Court
District of Nevada

IN RE:

TALBOT, BRUCE E & TALBOT, JUDITH A

Debtor(s)

Case No. _____

Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: DONALD LYLE TALBOT	Describe Property Securing Debt: 2004 JAYCO 36' TRAVEL TRAILER
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2 (if necessary)	
Creditor's Name: FORD CREDIT	Describe Property Securing Debt: 2005 FORD F350 SUPER DUTY-UNDER GBS CONSTRUCTION
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: JAMES G. MACE	Describe Leased Property: LEASE AGREEMENT ON OFFICE SPACE FOR CONTRACTORS BUSINESS/\$550.00	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

2 continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: August 4, 2011

/s/ BRUCE E TALBOT

Signature of Debtor

/s/ JUDITH A TALBOT

Signature of Joint Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A – Continuation

Property No. 3		
Creditor's Name: Marshall And Ilsley Bank		Describe Property Securing Debt: 1295 KIBBEY DRIVE
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt		
Property No. 4		
Creditor's Name: WELLS FARGO BANK AUTO FINANCE		Describe Property Securing Debt: 2004 CHEVROLET SILVERADO 2500 HD TRUCK-UNDER GB
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt		
Property No. 5		
Creditor's Name: Wells Fargo Bank Nv Na		Describe Property Securing Debt: SFR: 9520 OAKLEY LANE
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt		

PART B – Continuation

Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION*(Continuation Sheet)***PART A – Continuation**

Property No. 6	
Creditor's Name: Wells Fargo Hm Mortgag	Describe Property Securing Debt: SFR: 9520 OAKLEY LANE
Property will be <i>(check one)</i> : <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No.	
Creditor's Name:	Describe Property Securing Debt:
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No.	
Creditor's Name:	Describe Property Securing Debt:
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

PART B – Continuation

Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

United States Bankruptcy Court
District of Nevada

IN RE:

Case No. _____

TALBOT, BRUCE E & TALBOT, JUDITH A

Chapter 7

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: August 4, 2011

Signature: /s/ **BRUCE E TALBOT**
BRUCE E TALBOT

Debtor

Date: August 4, 2011

Signature: /s/ **JUDITH A TALBOT**
JUDITH A TALBOT

Joint Debtor, if any

TALBOT, BRUCE E
9520 OAKLEY LANE
RENO, NV 89521

ARC MED CENTERS
PO BOX 70987
RENO, NV 89507

Cap One
BANKRUPTCY DEPT
Po Box 5155
Norcross, GA 30091

TALBOT, JUDITH A
9520 OAKLEY LANE
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BENCHMARK INSURANCE COMPANY
C/O RISK SERVICES, LLC
5430 WEST SAHARA AVENUE
LAS VEGAS, NV 89146

Capital One Bank
P.O. Box 60599
City Of Industry, CA 91711-0599

SCOTT N TISEVICH
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RENO, NV 89501

BERRY HINKLEY INDUSTRIES
425 MAESTRO DRIVE, SUITE 200
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LEE, HERNANDEZ, BROOKS, GAROFLO
& BLAKE
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LAS VEGAS, NV 89128

ALTMAN-OTT
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STE 1000
WESTCHESTER, IL 60154

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Richmond, VA 23285

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CHICAGO, IL 60682-0081

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CLAREMONT, CA 91711-3247

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Las Vegas, NV 89102

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OWNERS'
ASSOCIATION
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WOOG
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Mason, OH 45040

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GORDON & REES
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Pob 5010
Concord, CA 94524

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SVCS
PROBUILDERS SPECIALTY INSURANCE
COMPANY
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Thd/cbsd
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USA, INC
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TIMESUITE TOOLBOX SOFTWARE
CORPORATION
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HIGHLAND RANCH, CO 80129

WELLS FARGO SERVICING CENTER
HOME EQUITY PAYMENT PROCESSING
MAC B6955-01B PO BOX 31557
BILLINGS, MT 59107-9900

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Westminster, CO 80234

WASTE MANAGEMENT
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Wfcb/hsn
Pob 337003
North Glenn, CO 80233

Waste Managment
100 VASSAR STREET
RENO, NV 89502-2815

Wffinancial
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Des Moines, IA 50309

Waterfield Financial
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Columbus, OH 43218

WELLS FARGO BANK
HOME EQUITY LOAN
PO BOX 54180
LOS ANGELES, CA 90054-0180

WFNNB/MY WORLD MASTERCARD
PO BOX 659569
SAN ANTONIO, TX 78265-9569

WELLS FARGO BANK AUTO FINANCE
13675 TECHNOLOGY DRIVE BLDG C, 2ND
FLOOR
EDEN PRAIRIE, MN 55344-2252

WORLDWIDE INSURANCE SPECIALISTS,
INC
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Wells Fargo Bank Nv Na
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Billings, MT 59107

ZURICH GROUP-SACRAMENTO
3249 QUALITY DRIVE, SUITE 300
RANCHO CORDOVA, CA 95670

Wells Fargo Hm Mortgag
7255 Baymeadows Wa
Des Moines, IA 50306

**United States Bankruptcy Court
District of Nevada**

IN RE:

Case No. _____

TALBOT, BRUCE E & TALBOT, JUDITH AChapter **7**

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ **1,000.00**

Prior to the filing of this statement I have received \$ **1,000.00**

Balance Due \$ **0.00**

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:
Filing fees in the amount of \$299.00 to the US Bankruptcy Court.

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CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

August 4, 2011

Date

/s/ Scott N. Tisevich, Esq.

Scott N. Tisevich, Esq. NV 5525
 SCOTT N TISEVICH
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